

HO-6

Coverage Worksheet

Condominium Unit-Owners



Coverage Type	Coverage Details	Can the coverage be added, changed or excluded, or the limit increased?
Standard Coverages		
Coverage A: Dwelling (Primary Structure)		
Covered Causes of Loss	Named Perils	Yes, adding the <i>Unit-Owners Coverage A – Special Coverage</i> endorsement modifies loss settlement from named perils to open perils coverage.
Loss Settlement (Replacement Cost or Actual Cash Value)	Replacement Cost	No
Minimum Coverage A (Coverage for the dwelling)	\$1,000	No
Maximum Coverage A	\$200,000	Yes, with acceptable value substantiation and underwriter approval.
Coverage B: Other Structures (Buildings or structures that are not the Primary Structure)		
Covered Causes of Loss	N/A	N/A
Loss Settlement	N/A	N/A
Coverage Amount (as a percentage of Coverage A)	N/A	N/A
Coverage A note	Structures such as aluminum framed screened enclosures, screen pool cages or similar structures enclosed by screens on more than one side, constructed to be open to the weather are not covered. Any structure that has a roof, exterior wall, or covering of thatch, grass, palm, lattice, slats, or similar material is not covered.	Yes, by adding <i>Hurricane Limited-Screened Enclosures and Carports Coverage</i> but only for aluminum framed screened enclosures, screen pool cages or similar structures enclosed by screens on more than one side. There is <u>no</u> coverage option for any other structure.
Pool coverage	In-ground pools that adjoin or about the dwelling are covered under Coverage A. Above-ground pools are covered as personal property, Coverage C.	Yes, maximum Coverage A and C limits apply.

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Coverage A and D: Special Limits		
Cosmetic and Aesthetic Damage to Floors	\$10,000 combined limit for Coverages A and D	No
Coverage C: Personal Property		
Covered Causes of Loss	Named Perils	No
Loss Settlement (Replacement Cost or Actual Cash Value)	Actual Cash Value	Yes, <i>Personal Property Replacement Cost</i> endorsement is available.
Coverage Amount (as a percentage of Coverage A)	Minimum Coverage C is \$6,000. Maximum Coverage C is \$200,000.	Yes
Coverage C: Personal Property Special Limits (Special Limits apply to all causes of loss)		
Theft away from premises	Yes, up to 10% of the limit shown for Coverage C or \$1,000 whichever is greater.	No
Money, bank notes, etc.	\$200 limit	No
Securities, deeds, etc.	\$1,000 limit	No
Watercraft (other than personal watercraft, which are excluded)	\$1,000 limit	No
Trailers not used with watercraft	\$1,000 limit	No
Jewelry/furs	\$1,000 limit	No
Firearms	\$1,000 limit	No
Silverware	\$2,500 limit	No
Business property on premises	\$2,500 limit	No
Business property off premises	\$250 limit	No
Electronic apparatus	\$1,000 limit	No
Refrigerated property on premises	\$500 limit	No
Refrigerated property off premises	Not covered	No
Reasonable Emergency Measures Limit		
Costs incurred solely to protect property from further damage or unwanted entry, resulting from a covered loss	A \$3,000 limit applies to accidental discharge or overflow of water from a plumbing, HVAC, appliance or fire sprinkler system.	N/A

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Coverage D: Loss Of Use (as a percentage of Coverage C)	20%	No
Coverage E: Liability	\$100,000	Yes, limit of \$300,000 is available.
Coverage F: Medical Payments	\$2,000	No
Additional Coverages		
Debris Removal (Trees – Wind)	\$500 limit	No
Credit Card, Fund Transfer, Forgery and Counterfeit Money	\$500 limit	No
Loss Assessment	\$2,000 limit	Yes, \$3,000 is available.
Optional Coverages		
Animal Liability	Not covered	No
Earthquake Coverage	No	No
Extended/increased replacement cost on dwelling	No	No
Golf Cart	Limited Coverage Included	No
Identity Theft or Identity Fraud Expense Coverage	Not included	No
Incidental Occupancy	Not included	No
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section I – Property	\$10,000 limit	Yes, may elect to increase: <u>Opt 1:</u> \$25,000 Each covered loss \$50,000 Policy Aggregate <u>Opt 2:</u> \$50,000 Each covered loss \$50,000 Policy Aggregate
Limited Fungi, Wet or Dry Rot, or Bacteria Coverage Section II – Liability	\$50,000 limit	No
Windstorm or Hail Exclusion	No	Yes, the peril of Windstorm or Hail can be excluded.
Ordinance or Law (as a percentage of Coverage A)	25%	Yes, 50% limit available.
Sinkhole	Included	No
Scheduled Personal Property	Not included	No
Water Backup of Sewers and Drains or Sump Overflow	Not included	Yes, may add <i>Water Back Up and Sump Overflow</i> endorsement \$5,000 limit.

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Loss Reporting and Repair Limitations		
Permanent repairs made without company authorization	Not Covered. Exceptions: Except for <i>Reasonable Emergency Measures</i> ; there is no coverage for repairs that begin before the earlier of 72 hours after we are notified of the loss, the time of loss inspection by us, or the time of other approval by us.	N/A
Water Loss Limitations		
Is water damage coverage limited based on the age of dwelling?	No	No
Is there a <i>complete</i> water damage exclusion?	No	No
If water damage is excluded, is a buy-back offered?	N/A	N/A
Is there a coverage limitation restricting tear-out, and are repairs only to the portion of the plumbing system or appliance that caused the loss?	Yes	N/A
Roof Loss Settlement		
Actual Cash Value Loss Settlement due to age of roof?	No	N/A
Actual Cash Value Roof Loss Settlement due to roof type?	No	N/A
Claims Handling		
Preferred Contractor (managed repair) – optional	Yes. Our policyholders are provided with the option of using one of our approved professional contractors under our website www.manatee-insurance.com .	N/A
Preferred Contractor (managed repair) – mandatory	No	N/A
How is Additional Living Expense paid/administered?	Check	N/A
Other		
Wind Mitigation Credits	Available	Yes, credits are subject to results from features specified on Wind Mitigation Inspection & color photos.

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Deductible Options		
Hurricane Deductibles	\$500, 2%, 5%, 10%	Available deductible options based on Coverage C amount.
All Other Peril Deductibles	\$500, \$1,000, \$2,500	Available deductible options based on Coverage C amount.
Payment Options		
Are payment plans available, other than full-pay?	Yes	N/A
If Yes to above, what payment options are available?	Full Pay Semi-Annual Quarterly	N/A
What down payment percentage is required for each?	Full – 100% Semi Annual – 60% Quarterly – 40%	N/A
Is premium finance available/acceptable?	No	N/A
Other Coverages or Special Limits		
Age of Construction	Available discount	
Burglar Alarm	Available discount	
Fire Alarm	Available discount	
Hip Roof	Available discount	
Sprinklers	Available discount	

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